



Amendment Date October 10, 2006
Reply to Office Action of June 7, 2006

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Harada *et al.*
Appl. No. 09/846,880

Amendments to the Claims

The listing of claims will replace all prior versions, and listings of claims in the application.

1. (Currently Amended) A computer-implemented method for making an international payment from a source account in a first currency in a first country to a local currency account in a second currency in another, second country, wherein the second currency is different from the first currency, comprising:

receiving ~~from a user, via a web-based interface~~, a transaction request to transfer funds from the source account to the local currency account;

verifying availability of sufficient funds in the source account;

determining a transaction type;

determining, based on the transaction type, an appropriate transaction route;

depending on the transaction type, routing the transaction to a global trading system or to a general ledger within an international treasury system;

creating a payment instruction to transfer funds from the source account to the local currency account;

communicating the payment instruction to the local currency account in the second country;

wherein the payment instruction designates a beneficiary account in the second country for the local currency account to transfer currency to; and

separately communicating a payment request to a funds source associated with the source account; wherein[[:]]

in accordance with the payment request, funds are transferred from the funds source to a treasury account if necessary to maintain a balance at the treasury account which is sufficient to cover an amount of the payment request, and funds at the treasury account are used to provide at least one of: (a) a payment to, and (b) a credit entry on behalf of, the local currency account in a currency of the second country.

2. (Original) The method of claim 1, wherein:

the payment to the local currency account is provided by exchanging the funds at the treasury account for the currency of the second country, and transferring the exchanged funds to the local currency account.

3. (Original) The method of claim 1, wherein:

the credit entry is provided by exchanging the funds at the treasury account for the currency of the second country, and making a credit entry for the exchanged funds in a general ledger on behalf of the local currency account.

4. (Original) The method of claim 1, wherein:

the communicating of the payment instruction to the local currency account is independent of the communicating of the payment request to the funds source.

5. (Original) The method of claim 1, wherein:

the funds source draws from the source account.

6. (Original) The method of claim 1, wherein:

the payment instruction identifies at least one of: a currency type of the first country, the source account, and a type of financial product associated with the transaction request.

7. (Cancelled)

8. (Original) The method of claim 1, further comprising:

validating transaction data associated with the payment instruction prior to communicating the payment instruction to the local currency account.

9. (Currently Amended) The method of claim 1, further comprising:

determining an exchange rate ~~to offer to the user that creates the transaction request~~ for user approval ~~thereby~~ prior to communicating the payment instruction to the local currency account;

wherein at least one of the providing of the payment to, and credit entry on behalf of the local currency account, is responsive to the exchange rate.

10. (Previously Amended) The method of claim 9, wherein:

the exchange rate is determined using data that is stored locally to the computer system.

11. (Previously Amended) The method of claim 9, wherein:

the exchange rate is dynamically determined through an external foreign exchange information service.

12. (Previously Amended) The method of claim 1, where the verifying step comprises:

querying the funds source to determine if there are sufficient funds to fund the payment request.

13. (Original) The method of claim 1, further comprising:

debiting the source account according to the amount of the payment request.

14. (Previously Amended) The method of claim 1, wherein:

the currency of the local currency account is transferred directly to the beneficiary account without passing through an intermediary financial institution.

15. (Previously Amended) The method of claim 1, wherein:

the currency of the local currency account is transferred to the beneficiary account via at least one intermediary financial institution in the second country.

16. (Original) The method of claim 1, wherein:

the local currency account comprises a Nostro account.

17. (Original) The method of claim 1, wherein:

the payment is provided to the local currency account in lieu of providing the credit entry on behalf of the local currency account according to the amount of the payment request.

18. (Original) The method of claim 1, wherein:

the payment is provided to the local currency account in lieu of providing the credit entry on behalf of the local currency account according to a risk profile associated with the payment request.

19. (Original) The method of claim 1, wherein:

the funds from the funds source are transferred to the treasury account via a clearing account.

20. (Original) The method of claim 1, wherein:

the payment instruction is communicated to the local currency account in the second country via a financial interchange network.

21. (Previously Amended) The method of claim 1, further comprising:

enabling web-based tracking of the transaction request by a user.

22. (Canceled)

23. (Currently Amended) A system for making an international payment from a source account in a first currency in a first country to a local currency account in a second currency in another, second country, wherein the second currency is different from the first currency, comprising:

means for creating a payment instruction associated with a transaction request
~~initiated by an international payments customer;~~

means for determining a transaction type associated with the transaction request;

means for determining the appropriate transfer route for the transaction based on the transaction type , wherein the transfer route may include a global trading system or a general ledger system within an international treasury system, depending on the transaction type;

means for ~~directly~~ communicating the payment instruction to the local currency account in the second country;

wherein the payment instruction designates a beneficiary account in the second country for the local currency account to transfer currency to; and

means for separately communicating a payment request to a funds source associated with the source account; wherein

in accordance with the payment request, funds are transferred from the funds source to a treasury account if necessary to maintain a balance at the treasury account which is sufficient to cover an amount of the payment request, and funds at the treasury account are used to provide at least one of: (a) a payment to, and (b) a credit entry on behalf of, the local currency account in a currency of the second country.

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24. - 28. (Canceled)

29. (New) The system of claim 23, further comprising:

means for tracking the transaction substantially in real time using an International
Payment Operations Systems (IPOPS).